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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Charisse	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Bishop Last name	Last name
Bring your picture	East Harrie	East Hairle
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	Last Harro	East Hairle
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9714	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Charisse	Bishop	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		18330 Cherry Creek Dr Apt 3 Number Street	Number Street
		Homewood Illinois 60430 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		5.1 ₇ 5.000	Sing State Zip South
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Charisse		Bishop	C	Case number <i>(if kno</i>	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	ise			
 The chapter of the Bankruptcy Code you are choosing to file under 		lescription of each, see <i>Notice</i> 0)). Also, go to the top of page			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about the cashier's check, or may pay with a cred. I need to pay the feat and individuals to Pay the feat and individuals to Pay the feat and individuals to Pay the judge may, but is not the official poverty by you choose this option.	how you may pay. Typically money order If your attornation and or check with a prese in installments. If you cay our Filing Fee in Installments are be waived (You may report required to, waive your faline that applies to your far	y, if you ney is s -printed hoose t ents (Off quest the ee, and mily siz	u are paying the submitting your d address. this option, sig ficial Form 103, his option only I may do so only e and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for</i> 8A). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District		When Mhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When	MM / DD / YYYY MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to Yes. Fill out	line 12.			o you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Charisse Bishop __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Charisse Bishop Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Bishop Debtor 1 Charisse Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Charisse Bishop Signature of Debtor 1 Signature of Debtor 2 Executed on 11/9/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Charisse		Bishop	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12, o	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sched	lules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Kashwal Kaur		Date _	11/9/2017
	Signature of Attorney for	or Debtor		IM / DD / YYYY
	Kashwal Kaur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone			
	Contact phone		Email address	kkaur@semradlaw.com
			Ulia a la	
	Bar number		Illinois State	<u>: </u>
	Dai Hullibei		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Charisse		Bishop
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(Glate)

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$14,262.00
1c. Copy line 63, Total of all property on Schedule A/B	\$14,262.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$15,701.00
8. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$118,989.00
	\$134,690.00
Your total liabilities	
Your total liabilities Part 3: Summarize Your Income and Expenses	
Part 3: Summarize Your Income and Expenses	*******
	\$3,084.65

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Debt	tor 1 Charisse First Name	Middle Name	Bishop Last Name	Case number (if known)	
Part 4		uestions for Administrat		ords	
6. A ı	re you filing for bankrupt	cy under Chapters 7, 11, o	r 13?		
	No. You have nothing	to report on this part of the fo	rm. Check this box and sub	mit this form to the court with your other sch	nedules.
Ŀ	Yes.				
7. W	hat kind of debt do you	have?			
Ŀ				d by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
	Your debts are not pr			this part of the form. Check this box and su	bmit
		our Current Monthly Incom Form 122B Line 11; OR, Fo	1 3 3	onthly income from Official	\$3,238.70
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedu	ile E/F:	
	From Part 4 on Schedul	e E/F, copy the following:		Total claim	
	9a. Domestic support obl	igations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	er debts you owe the governi	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$89,720.00	
	9e. Obligations arising ou priority claims. (Copy line	t of a separation agreement o	r divorce that you did not re	port as \$0.00	
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$89,720.00

9g. Total. Add lines 9a through 9f.

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F:11-1-1-1-1	: C	the fall and the						
Fill in this	information	to identify your o	case:					
Debtor 1	Char		NA: al alla N		Bishop			
Debtor 2	FIRST	Name	Middle N	vame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	Name	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
, ,	J Form	106 A /D						Check if this is an
		106A/B	-					amended filing
		/B: Prope						12/1
category v responsibl write your	where you t le for supply name and	hink it fits best. ying correct infor case number (if l	Be as complete a rmation. If more s known). Answer e	nd ace space i very q	asset only once. If an asset fits in mourate as possible. If two married possibles as peeded, attach a separate sheet uestion. Other Real Estate You Own or	eople are to this fo	e filing together, both a rm. On the top of any a	re equally
1. Do you	u own or ha No. Go to		quitable interest i	in any	residence, building, land, or similar	r propert	y?	
	Yes. Where	is the property?						
				Wha	t is the property? Check all that apply	у.	Do not deduct secured	claims or exemptions. Put
1.1	Street addr	ess, if available, or	other description		Single-family home			red claims on Schedule D: nims Secured by Property.
	Street addit	ess, ii avallable, oi	other description		Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative		entire property?	portion you own?
				ш	Manufactured or mobile home Land			
	Number	Street	_		nvestment property		Describe the nature o	
	City	State	Zip Code	Ħ	Fimeshare Other		interest (such as fee s the entireties, or a life	
	Oily	Otale	Zip oode		has an interest in the property? Ch	neck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only	-		
				ш	At least one of the debtors and another		m auch ac lead	
				prop	er information you wish to add abou erty identification number:	it tills ite	iii, sucii as iocai	
If you	own or have	e more than one, I	ist here:					
1.2					t is the property? Check all that apply	у.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street addr	ess, if available, or	other description		Single-family home Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
					Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
		_		Ħ	and			
	Number	Street		ı	nvestment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	Oity	Oldio	210 0000				Charle if this is as	
				Who	has an interest in the property? Ch	neck	(see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another	r		
					er information you wish to add abou erty identification number:	ıt this ite	m, such as local	

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Debtor 1			Bishop	_ Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		Vhat is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other	-	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] []	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotother information you wish to add at	her	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	roperty identification number: Ill of your entries from Part 1, includere. 	ing any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If yons, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year:	Nissan Altima 2011	Who has an interest in the prope one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	11000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$10562.00	Current value of the portion you own? \$10562.00
3.2	Make Model:		Check if this is community p instructions) Who has an interest in the prope one.			claims or exemptions. Put ured claims on <i>Schedule D:</i>
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p		Current value of the entire property?	Current value of the portion you own?
			instructions)			

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,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Charisse First Name	Middle Name	Bishop Last Name	Case numbe	ei (II Kilowii)	
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 on	ılı.	Current value of the entire property?	Current value of the portion you own?
	Other information.		¬ Ш	-		
			At least one of the debtors			
			Check if this is commur instructions)	nity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only			anno occured by Propert
		·	Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on	-	entire property:	portion you own:
			At least one of the debtors	s and another		
			Check if this is commur	nity property (see		
Exar		•	er recreational vehicles, other t, fishing vessels, snowmobiles, r	•		
Exar	nples: Boats, trailers, motors	•	·	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the pone.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r Who has an interest in the pone. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propention Yellow Of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. I dred claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check Ily s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check lly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I used claims on Schedule ims Secured by Propen
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check ly s and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule portion you own? claims or exemptions. I ured claims on Schedule pims Secured by Propertion you of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check If y s and another Inty property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?

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Bishop Debtor 1 Charisse Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 2 Bedroom Sets \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, 3 Televisions \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothing and Shoes \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$1000.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3300.00 for Part 3. Write that number here

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Debtor 1 Charisse Bishop Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$100.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$100.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Green Dot, Debit Card \$200.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Charisse		Bishop	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	ir, Errior, recogn, 40 (ky, 400(b)	, timit savings account	s, or other persion or profit straining plans	
		Type of account:	Institution name:		
	Yes. List each account	401/k) or similar plan:			
	separately.	401(k) or similar plan:			
		Pension plan:	_		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			
					<u>—</u>

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Debt	or 1 Charisse First Name	Middle Nam	Bishop le Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an accou	nt in a qualified ABLE program, or under	a qualified state tuition program.	
	_	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and descriptio	n. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
25.		able or future interests in prop or your benefit	perty (other than anything listed in line 1), and rights or powers	
	✓ No				
	Yes. Desc	ribe			
26.	Patents, cop	yrights, trademarks, trade sed	crets, and other intellectual property		
		ernet domain names, websites, p	proceeds from royalties and licensing agreen	ments	
	✓ No Yes. Desc	ribe			
	<u> </u>				
27.		nchises, and other general int	t angibles , cooperative association holdings, liquor lice	renses professional licenses	
	No No	iding politics, excluding ilourious	, ocoporativo accociation no antigo, ilquoi no	oness, protessional meaness	
	Yes. Desc	ribe			
Mor	ney or prope	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own? Do not deduct secured
	Tax refunds o	wed to you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information t them, including whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	wed to you specific information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and the support	specific information t them, including whether already filed the returns he tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and and and are refunded. Family support Examples: Pass	specific information t them, including whether already filed the returns he tax years	usal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years	usal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spo	usal support, child support, maintenance, d	State: Local: livorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spo	usal support, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spo	usal support, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about your and a service	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spo	usal support, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years	payments, disability benefits, sick pay, vacati	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years	payments, disability benefits, sick pay, vacati	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spo specific information s someone owes you aid wages, disability insurance p ial Security benefits; unpaid loan	payments, disability benefits, sick pay, vacati	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Charisse	Bishop	Case number (if known)	
	First Name	Middle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life i	nsurance; health savings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insurance compof each policy and list its value		Beneficiary:	Surrender or refund value:
32.		lue you from someone who has died trust, expect proceeds from a life insurance poled.	icy, or are currently entitled to receive	
33.	Claims against third parties, who	ether or not you have filed a lawsuit or mad disputes, insurance claims, or rights to sue	e a demand for payment	
34.	Other contingent and unliquidat to set off claims No Yes. Describe	ed claims of every nature, including counte	rclaims of the debtor and rights	
35.	Any financial assets you did not No Yes. Describe	already list		
36.	•	r entries from Part 4, including any entries re		\$400.00
Part		Related Property You Own or Have an		t 1.
37.	No. Go to Part 6. Yes. Go to line 38.	equitable interest in any business-related p		Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or commiss No Yes. Describe	sions you already earned		, (()
39.	No.	nd supplies Iters, software, modems, printers, copiers, fax r	nachines, rugs, telephones, desks, chairs, elec	tronic devices
	Yes. Describe			

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Debt	tor 1 Charisse	Bishop	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipment,	supplies you use in business, and tools of y	our trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	Yes. Describe			
	Tes. Describe			
42.	Interests in partnerships or joint	ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			- <u></u> -
	them			
40.4	O			
43.	Customer lists, mailing lists, or ot	ner compilations		
	✓ No			
	Yes. Do your lists include person	onally identifiable information (as defined in 11	U.S.C. § 101(41A))?	
	No			
	Yes. Describe			
	_			
44.	Any business-related property ye	ou did not already list		
	V No			
	Yes. Give specific		_	
	information			
				_
				_
		entries from Part 5, including any entries fo	r pages you have attached	
or Pa	art 5. Write that number here			
Part		Commercial Fishing-Related Propert	y You Own or Have an Interest In.	
	If you own or have an interest in fa	armland, list it in Part 1.		
46.	Do you own or have any legal or	equitable interest in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			oortion you own? Oo not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-	raised fish		
	✓ No			
	Yes. Describe			

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Debt	or 1	Charisse First Name	Middle Name	Bishop Last Name	Case number (if known)	
48.	Cro	ps-either growing o		Last Name		
	V	No				
	Ħ	Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixtu	ires, and tools of trade		
	✓	No				
		Yes. Describe				
	-	L				
50.	Far	m and fishing suppl	lies, chemicals, and feed			
	✓	No				
		Yes. Describe				
	•					
51.	Any	/ farm- and comme	rcial fishing-related property you did	d not already list		
		No Yes. Describe				
	Ш	res. Describe				
	•					
			l of your entries from Part 6, includi		-	
•		. Witte that hamber				
Part 7	7.	Describe All Pro	perty You Own or Have an Inte	rest in That You Did	I Not List Above	
			perty of any kind you did not already		THO EICT BOTO	
		mples: Season tickets	s, country club membership			
		No				
	Ш	Yes. Give specific information				
54. Ad	dd th	ne dollar value of al	I of your entries from Part 7. Write t	hat number here		•
Part 8	3:	List the Totals of	Each Part of this Form			
55 5)ort	1. Total roal actata	, line 2			
33. F	art	i. Total real estate	, IIIIe 2			
56. p	art	2 total vehicles, line	e 5	\$10562.00		
57. P	art 3	3: Total personal an	d household items, line 15	\$3300.00	_	
58. P	art 4	l: Total financial as	sets, line 36	\$400.00		
59. F	art	5: Total business-re	elated property, line 45		_	
60. F	art	6: Total farm- and f	ishing-related property, line 52		_	
61. F	art	7: Total other prope	erty not listed, line 54	_	_	
62. T	otal	personal property.	Add lines 56 through 61	\$14262.00	_	+ \$14262.00
				ψ17202.00	Copy personal property total ►	Ψ17202.00
						\$14262.00
63. T 6	otal	of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Charisse		Bishop	Case number (if known)	
	Circl Name a	Middle Nones	Look Mosso		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items								
Do you own or ha	Current value of the portion you own? Do not deduct secured claims or exemptions.							
6.2. Household goo	6.2. Household goods and furnishings							
No								
Yes. Describe	Livingroom Set	\$300.00						
6.3. Household goo	6.3. Household goods and furnishings							
No								
Yes. Describe	Diningroom Set	\$100.00						

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Debtor 1	Charisse		Bishop	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(2.3.3)	
Official	Form 106C			
• • . •				

amended filing

Schedule C: The Property You Claim as Exempt

04/16

Check if this is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Clain	n as Exempt				
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Nissan Altima, 2011 Line from Schedule A/B: 03	\$10,562.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)		
	Brief description: 2 Bedroom Sets Line from Schedule A/B: 06	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for o	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?			

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 Debtor 1 First Name
 Charisse
 Bishop
 Case number (if known)

 Last Name
 Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Livingroom Set	\$300.00	\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$100.00	V \$100.00	735 ILCS 5/12-1001(b)
Diningroom Set Line from Schedule A/B: 06		\$100.00 100% of fair market value, up to any applicable statutory limit	_
Brief description: Used Clothing and Shoes	\$1,000.00	\$1,000.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief description: Cellphone, 3 Televisions	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$100.00	£100.00	735 ILCS 5/12-1001(b)
Checking account, Bank of America		100% of fair market value, up to any	_
Line from Schedule A/B:17		applicable statutory limit	
Brief description:	\$200.00	\$200.00	735 ILCS 5/12-1001(b)
Other financial account, Green Dot, Debit Card		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B:17		арріїсаріе зіацію ў іітііі	
Brief description:	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
Cash On Hand Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$1,000.00		735 ILCS 5/12-1001(b)
Misc. Jewelry Line from	<u> </u>	\$1,000.00 100% of fair market value, up to any applicable statutory limit	_

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		D00	Jument Page 23 01	70		
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Charisse		Bishop			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
	T HOC TAINTO					
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)	r		(Ottaio)			
Official	Form 106D			1		Check if this is an amended filing
Sched	ule D: Credit	ors Who Hav	e Claims Secure	ed by Prop	ertv	12/15
			are filing together, both are equ			rmation If
more space i			ber the entries, and attach it to t	• •		
	creditors have claims s	ecured by your propert	v?			
-			rith your other schedules. You hav	re nothing else to repo	ort on this form.	
	s. Fill in all of the information		,			
		ii bolow.				
	t All Secured Claims					
	II secured claims. If a credi		ured claim, list the creditor cular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
	' -	· ·	order according to the creditor's	Do not deduct the	collateral	portion
name.				value of collateral.	that supports	If any
2.1 Santar	nder Consumer USA			\$15,701.00	this claim \$10,562.00	\$5,139.00
Credito	r's Name		that secures the claim:	Ψ10,701.00	Ψ10,002.00	φο,100.00
	1 MYFORD RD FL 2 nber Street	2011 Nissan Altima As of the date you file.	the claim is: Check all that apply.			
		. Contingent				
TUSTI	N CA 92780	Unliquidated				
City	State ZIP Code	Disputed				
	owes the debt? Check one. ebtor 1 only	Nature of lien. Check al	I that apply			
	ebtor 2 only	_	nade (such as mortgage or secured			
	ebtor 1 and Debtor 2 only	car loan)	nade (Saon as mortgage or secured			
	t least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
ar	nd another	Judgment lien from	a lawsuit			
	heck if this claim relates a community debt	Other (including a rig	ght to offset)			
Date of	debt was 11/2014	Last 4 digits of accoun	t number1000			
incurr	ea	•				

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$15,701.00

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Fill in t	his infor	mation to identify your o	case:					
Debtor	r 1	Charisse		Bishop				
Debtor	. 2	First Name	Middle Name	Last Name				
	, if filing)	First Name	Middle Name	Last Name				
United	States E	Sankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	number n)			(Grate)				
Offic	cial F	orm 106E/F				Chec	ck if this is an	amended filing
Sch	nedu	ule E/F: Cre	editors Who	o Have Unsecure	ed Claims			12/15
other p Form 1 claims the ent known)	oarty to a 06A/B) a that are ries in to .	any executory contract and on Schedule G: Exe e listed in Schedule D: (s or unexpired leases t ecutory Contracts and Creditors Who Hold Cla ttach the Continuation Y Unsecured Claims		t executory contract: 6G). Do not include a pace is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill i	erty (Official Ily secured t out, number
		Go to Part 2.						
2. L lis	ist all of sted, ider s much a continuat	ntify what type of claim it as possible, list the claim ion Page of Part 1. If mo	is. If a claim has both pr s in alphabetical order ac re than one creditor hold	as more than one priority unsecured clariority and nonpriority amounts, list that coording to the creditor's name. If you as a particular claim, list the other creditions for this form in the instruction book	t claim here and show have more than two prors in Part 3.	both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	IDOR-B	ankruptcy Section		 Last 4 digits of account number 		\$0.00	\$0.00	\$0.00
	Priority C PO Box	Creditor's Name		When was the debt incurred?	 n/a			
	Deb Deb At le Che Is the cl Yes		nd another	As of the date you file, the claim apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured cla Domestic support obligations Taxes and certain other debts y government Claims for death or personal in intoxicated Other. Specify Notice	im: /ou owe the			
	IRS Priority C	Creditor's Name		 Last 4 digits of account number 		\$0.00	\$0.00	\$0.00
	Po Box Number			When was the debt incurred?	n/a			
	Deb Deb Deb At le	State curred the debt? Check stor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors are ck if this claim relates	nd another	As of the date you file, the claim apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured cla Domestic support obligations Taxes and certain other debts y government Claims for death or personal in intoxicated Other. Specify Notice	im: you owe the			

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Debtor	1 Charisse First Name	Middle Name	Bishop Last Name	Case number (if known)							
Part 2:	List All of Your NONPRIC										
3. Do	Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes.										
	,001.01.2.				Total claim						
N 3	AARGON COLLECTION AGEN Nonpriority Creditor's Name 3160 S VALLEY VW STE 206 Number Street			ast 4 digits of account number 4611 When was the debt incurred? 8/2017 as of the date you file, the claim is: Check all that apply.	\$522.00						
7 1 1 1 1 1	AS VEGAS Nevar State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates the claim subject to offset? No Yes	Zip Co one. nd another	Ide [Contingent Unliquidated Disputed ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: COM ED - Other. Specify COMMONWEALTH EDISON							
	D ASTRA RECOVERY SERV Ionpriority Creditor's Name			ast 4 digits of account number 5780	\$77.00						
7 N C C C C C	WICHITA Kans City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates the claim subject to offset? No Yes	Zip Co one. nd another to a community debt	ide [## A so of the date you file, the claim is: Check all that apply. Contingent							
- - - - - - - - - - - - - - - - - - -	City of Chicago - Parking and red conpriority Creditor's Name Department of Revenue - PO Boy Jumber Street Chicago Illinoi City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors ar Check if this claim relates as the claim subject to offset? No	s 60680 Zip Co one.	de C	As 4 digits of account number	\$1,300.00						

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 Debtor 1 First Name
 Charisse
 Bishop
 Case number (if known)

 Last Name
 Last Name

Part 2	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim						
4.4	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street	Last 4 digits of account number 5216 When was the debt incurred? 1/2017 As of the date you file, the claim is: Check all that apply.	\$275.00						
	BREA California 92821 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA							
4.5	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California 92821 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 5217 When was the debt incurred? 1/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$270.00						
4.6	CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street Houston Texas 77043 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 12/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	\$257.00						

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 Debtor 1 First Name
 Charisse
 Bishop
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page					
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim				
4.7	DAVIS KEITH E Nonpriority Creditor's Name 1525 E 53RD#516-11	Last 4 digits of account number \$13,130 When was the debt incurred?					
	Number Street	As of the date you file, the claim is: Check all that apply. — Contingent					
	Chicago Illinois 60615 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed					
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or					
	Debtor 1 and Debtor 2 only At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Other. Specify 2017-M6-009904, ema realty					
4.8	FAIR COLLECTIONS & OUT Nonpriority Creditor's Name 12304 BALTIMORE AVE STE	Last 4 digits of account number 8550 When was the debt incurred? 1/2013	\$5,470.00				
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent					
	BELTSVILLEMaryland20705CityStateZip Code	Unliquidated					
	Who incurred the debt? Check one. Debtor 1 only	Disputed Type of NONPRIORITY unsecured claim:					
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset? No Yes	Other. Specify RIDGE					
4.9	KOMYATTECASB Nonpriority Creditor's Name 9650 GORDON DRIVE	- Last 4 digits of account number 2658 When was the debt incurred? 11/2013	\$68.00				
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent					
	HIGHLAND Indiana 46322 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed					
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or					
	At least one of the debtors and another Check if this claim relates to a community debt	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar					
	Is the claim subject to offset? No Yes	debts Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL					

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Bishop Debtor 1 Charisse Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Midwest Title Loans \$700.00 Last 4 digits of account number Nonpriority Creditor's Name 12047 Western Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes Sandra Oaks Condominium Association c/o Stuart Fullet \$3,000.00 4.11 Last 4 digits of account number _ Rosenlund Anderson PC When was the debt incurred? Nonpriority Creditor's Name n/a 430-440 Tesler Road As of the date you file, the claim is: Check all that apply. Street Number Contingent Unliquidated Illinois 60047 Disputed City State Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Other. Specify ___ Other Check if this claim relates to a community debt Is the claim subject to offset? **✓** No Yes 4.12 Titlemax \$200.00 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 12434 Western Avenue #1 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Blue Island Illinois 60406 City Zip Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset?

✓ No Yes

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Bishop Debtor 1 Charisse Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 U S DEPT OF ED/GSL/ATL \$48,014.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 9/2011 Street Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 U S DEPT OF ED/GSL/ATL \$31,934.00 Last 4 digits of account number 1920 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 9/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.15 \$9,772.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 6/2011 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Debtor 1 Charisse Bishop __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Village of Homewood \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2020 Chestnut Road Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60430 Homewood Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.17 Woods, Britney \$3,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 749 Brown Dr. n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated University Park Illinois 60484 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No

Yes

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ebtor 1 Charisse	Unarisse		Bishop	Case number <i>(if known)</i>
First Name		Middle Name	Last Name	
rt 3: List Other	rs to Be Notified	About a Debt Tha	t You Already Lis	sted
collection ager collection ager creditors here.	Rection agency is trying to collect from you for a debty Rection agency here. Similarly, if you have more than o editors here. If you do not have additional persons to be mold Scott Harris			ey, for a debt that you already listed in Parts 1 or 2. For example, if a eone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional y debts in Parts 1 or 2, do not fill out or submit this page.
	1 W. Jackson # 600			of (Check Part 1: Creditors with Priority Unsecured Claims
Number Stre	eet			one): Part 2: Creditors with Nonpriority Unsecured
				Claims
Chicago	Illinois	60604	 Last 4 digits	

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Debtor 1 Charisse Bishop Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	ve. Total. Add lines va tillough vd.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$89,720.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$29,269.00	
	6i Total Add lines 6f through 6i	6i	\$118,989.00	

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Fill in this infor	mation to identify your c	ase:					
Debtor 1	Charisse		Bishop				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(2.1.1.5)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
Hannah, Stepha Name Unknown	anie		Residential Lease, Debtor is Lessee, Month to Month
Number Homewood	Street Illinois	60430	
City	State	Zip Code	

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			Do	cument rage	34 01 70
Fill in	this infor	mation to identify your c	ase:		
Debte	or 1	Charisse		Bishop	
		First Name	Middle Name	Last Name	
Debt					
(Spou	se, if filing)	First Name	Middle Name	Last Name	
Unite	ed States E	Sankruptcy Court for the:	Northern	District of Illinois	
_				(State)	
Case (If know	number wn)	·			
	,				Check if this is an
					amended filing
Off	ficial	Form 106H			
<u> </u>	IOIGI	1 01111 10011			
Sch	nedul	e H: Your Cod	lebtors		12/15
Cadal	ht a u a a u a		ava alaa liabla fay awy dal	ata way may haya Ba aa	complete and accurate as possible. If two married people are
the e	ntries in t				pace is needed, copy the Additional Page, fill it out, and number of any Additional Pages, write your name and case number (if
	<u> </u>	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	codebtor.)
	✓ No				
	Yes				
			lived in a community pro cico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California,
	✓ No. (Go to line 3.			
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the ti	me?
		No			
	H	Yes. In which communit	v state or territorv did vou	ı live?	Fill in the name and current address of that person.
	ш		, , ,	-	
		Name of your spouse, f	ormer spouse, or legal equ	valent	
		, , ,			
		Number Street			
		City	State	Zip Cod	e
		-		·	
3. I	In Column	1, list all of your codel	otors. Do not include you	spouse as a codebtor if	your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				9		
Fill in this information	n to identify	your case:				
Debtor 1 Chariss	e		Bishop)		
First Na	me	Middle Name	Last N	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) First Na		Middle Name	Last N	omo	— I п	An amended filing
(opouse, ii iiiiig) First Na	me	Middle Name				A supplement showing post-petition chapter
United States Bankrup	tcy Court for	Northern	District of Illi			expenses as of the following date:
the: Case number			(5	itate)		
(If known)						MM / DD / YYYY
Official Form	106I					
Schedule I: \	our In	come				12
information about yo spouse. If more spac number (if known). A	ur spouse. I e is needed	f you are separated and attach a separate shewart a separate shewart and a separate shewart a separate shewar	d your spous	se is not fili	ng with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your employ	ment		Debtor 1			Debtor 2
information.						
If you have more tha	an one job,	Employment status	✓ Emplo	•		Employed
	attach a separate page with information about additional		Not Employed			Not Employed
employers.	aditional	Occupation				
Include part time, se self-employed work.		Employer's name	Family Den Inc.			
Occupation may inc	lude student	Employer's address		S Stony Island	d Ave	
or homemaker, if it a			Number Str	eet		Number Street
			Chicago	Illinoio	60617	
			Chicago City	Illinois State	60617 Zip Code	City State Zip Code
		How long employed there?				
Port O. Civo Deta	ilo About N	Ionthly Income				
Part 2: Give Detai	IIS ADOUL IV	ionthly income				
Estimate monthly in spouse unless you are		he date you file this form	n. If you have	nothing to re	port for any line, v	vrite \$0 in the space. Include your non-filing
If you or your non-filing more space, attach a			combine the	information fo	or all employers fo	r that person on the lines below. If you need
						For Debtor 2 or
				Fo	r Debtor 1	non-filing spouse
	ss wages, sala	ry, and commissions (before calculate what the monthly very calculate which we calculate which we calculate which what the monthly very calculate which we calculate which we calculate which was a supplicate which we calculate which which we calculate which we calculate which we calculate which		2	\$757.38	
deductions.) If not	ss wages, sala t paid monthly,	calculate what the monthly				

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Debtor 1Charisse	Bishop	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$757.38	non-ining spouse	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$72.74		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
		\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6.	<u>\$72.74</u>		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$684.65		
8. List all other income regularly received:				
 Net income from rental property and from operating a business, profession, or farm 				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a.	\$2,400.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	iits 8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$2,400.00		
3. Add all other modifie had lines out 1 55 1 55 1 56 1 56 1 56 1 56 1 56		\$2,400.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse	\$3,084.65 +	=	\$3,084.65
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your c	ependents, your roomma		
Specify:	.ou.no mar aro not ar	and to pay experieds in	11. +	- \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical States			,	\$3,084.65
				Combined monthly income
13. Do you expect an increase or decrease within the year after	er you file this form?	•		
✓ No.				
Yes. Explain:				——————————————————————————————————————
L. Co. Explain.				

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Debtor 1Charisse		Bisho	р		Case number (if		
First Name	Middle Name	Last I	Name		known)		
Official Form 1061. Addition	al page.						
8a.Net income from rental property and	from operating a	business, pr	ofession, or	farm			
8a.1 Bartending Tips		Debtor 1	Debtor 2				
Gross receipts (before all deductions)		\$2,400.00					
Ordinary and necessary operating expe	enses	-\$0.00					
Net monthly income from a business, p	profession, or	\$2,400.00		Copy here	\$2,400.00	 	

Official Form 106l Schedule I: Your Income page 3

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		Docu	ment Page 38 of 7	6	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Charisse First Name	Middle Name	Bishop Last Name		
Debtor 2	riist Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States B	Bankruptcy Court for t	he: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
(If known)	-		_	MM / DD / YYY	Y
	Form 106	-			
Schedule	e J: Your Ex	kpenses			12/1
information. If		ossible. If two married people ar ed, attach another sheet to this			
Part 1: Desc	cribe Your House	hold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, Expen	nses for Separate Household of Del	otor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	17 years	No. ✓ Yes.
	enses include f people other	No			
yourself and dependents	-	Yes			
Part 2: Estir	mate Your Ongoiı	ng Monthly Expenses			
Estimate your expenses as o applicable da	of a date after the ba	r bankruptcy filing date unless y ankruptcy is filed. If this is a sup	rou are using this form as a supp plemental Schedule J, check th	lement in a Chapter 1 e box at the top of the	3 case to report e form and fill in the
	•	on-cash government assistance in a schedule it on Schedule it on Income	-		Your expenses
	or home ownership or the ground or lot. 4	expenses for your residence. In	clude first mortgage payments and	I	\$1,200.00

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Charisse
 Bishop
 Case number (if known)

 Last Name
 Last Name

First Name Middle Nam	Last Name		
			Your expenses
5. Additional mortgage payments for your reside	ence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$300.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and	cable services	6c.	\$240.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$330.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$50.00
10. Personal care products and services		10.	\$45.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, maintenance, bus Do not include car payments	or train fare.	12.	\$200.00
13. Entertainment, clubs, recreation, newspape	rs, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donat	ions	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pa	y or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$169.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from you	r pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:	-	17d	\$0.00
18. Your payments of alimony, maintenance, and	d support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income	(Official Form 106I).	18.	
19.Other payments you make to support others	who do not live with you.		
Specify:		19.	\$0.00
, , , ,	lines 4 or 5 of this form or on Schedule I: Your Income.	0.0	**
20a. Mortgages on other property 20b. Real estate taxes.		20a	\$0.00
		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	duos	20d	\$0.00
20e. Homeowner's association or condominium	uues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Char			Bishop	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses	•				\$2,534.00
	nes 4 through 21.			\$0.00		
. ,	line 22 (monthly expense			\$2,534.00		
22c. Add lir	ne 22a and 22b. The resu	It is your monthly expe	enses.		22.	
23. Calculate	your monthly net incom	e.				
23a. Copy	line 12 (your combined m	onthly income) from S	Schedule I.		23a	\$3,084.65
23b. Copy	your monthly expenses fr	rom line 22 above.			23b	\$2,534.00
	act your monthly expenses		icome.			\$550.65
The re	esult is your monthly net in	ncome.			23c	
			oan within the year or do yo			

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Fill in this infor	mation to identify your c	ase:				
Debtor 1	Charisse		Bishop			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
x	/s/ Charisse Bishop	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/9/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in	this infor	mation to identify your o	case:					
Debto	r 1	Charisse		Bishop		_		
Debto	r 2	First Name	Middle Na	me Last Nam	е			
	e, if filing)	First Name	Middle Na	me Last Nam	е	-		
United	d States B	ankruptcy Court for the:	Northern	District of Illino				
	number			(Stat	e)	_		
(If know	rn)							Check if this is a
Offi	cial	Form 107						amended filing
Stat	teme	nt of Financia	al Affairs fo	r Individuals	Filina fo	r Bankru	intev	04/1
				ried people are filing				
inform	nation. I		ed, attach a separ					your name and case
Part 1	Give	Details About Your	Marital Status a	nd Where You Lived	Before			
1.	What is	your current marital st	atus?					
	Mar	ried						
	✓ Not	married						
2.	During t	he last 3 years, have yo	ou lived anywhere o	other than where you li	ve now?			
	✓ No							
		. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live	now.		
	Deb	tor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
				there				there
					Same a	s Debtor 1		Same as Debtor 1
	Nive	ah au Otura at		From	No complete out Ob			From
	Nun	nber Street		To	Number Str	eet		To
								
	City	State	Zip Code		City	State	Zip Code	
					Same a	s Debtor 1		Same as Debtor 1
	Num	ahar Ctroot		From	Number Str	ant		From
	- Null	nber Street		То		eei		 To
	City	State	Zip Code		City	State	Zip Code	
				use or legal equivalent na, Nevada, New Mexico				Community property states
_		ico include Anzona, Califo	orma, ruarro, Louisia	ira, inevaua, inew iviexico	, Fuerto Mico, I	enas, vvasiiiigto	m, and WISCONSIN	•)
I 17	√ No							

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Case number (if known)

Bishop

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$32459.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$27000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$27000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Charisse

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Debtor 1 Charisse Bishop __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Charisse			Bis	shop	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	relatives; a h you are a for a busin	iny general partners in officer, director, less you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
✓	No						
Ш	Yes. List all pay	ments to a	an Insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
			<u> </u>				
	Insider's Name						
	Insider's Name Number Street				· -		
		State	Zip Code				

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Debtor 1 Charisse Bishop Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Contract Claim Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M6-009904 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Charisse	Bishop	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
12	Within 2 years before you filed for bankruptcy, did	vou give ony gifte with a t	estal value of more than \$500 per percent	
13.	_	you give any gifts with a t	otal value of more than \$000 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	- W - W - O - H - O W			<u> </u>
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Charisse	Bishop	Case number (if known)	
	First Name Middle Name	Last Name	<u> </u>	
140	this of the form of the form of			
. Wit	thin 2 years before you filed for bankruptcy,	did you give any gifts or contributi	ons with a total value of more than \$600	to any charity?
✓	No			
F	 Yes. Fill in the details for each gift or contrib	oution.		
_			n	W.L.
	Gifts or contributions to charities that total more than \$600	Describe what you contribe	uted Date you contributed	Value
	that total more than \$000		Contributed	
	Charity's Name			
	Number Street			
	01 011 70 011			
	City State Zip Code			
rt 6:	List Certain Losses			
✓	No Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance co	verage for the loss Date of your	Value of property
	how the loss occurred	Include the amount that insu	rance has paid. List loss	lost
		pending insurance claims on	line 33 of Schedule	
		A/B: Property.		
t 7:	List Certain Payments or Transfers			
	hin 1 year before you filed for bankruptcy, d out seeking bankruptcy or preparing a banki lude any attorneys, bankruptcy petition preparer	ruptcy petition?	ur behalf pay or transfer any property to ervices required in your bankruptcy.	anyone you consulte
	out seeking bankruptcy or preparing a bankı	ruptcy petition?		anyone you consulte
	out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparer	ruptcy petition?		anyone you consulte
Inc	out seeking bankruptcy or preparing a bankruptcy petition preparer. No	ruptcy petition? s, or credit counseling agencies for se	ervices required in your bankruptcy.	
Inc	out seeking bankruptcy or preparing a bankruptcy petition preparer. No	ruptcy petition?	ervices required in your bankruptcy.	
Inc	out seeking bankruptcy or preparing a bankruptcy petition preparer. No	ruptcy petition? s, or credit counseling agencies for se Description and value of an	ervices required in your bankruptcy. by property Date payment	Amount of
Inc	out seeking bankruptcy or preparing a bankruptcy petition preparer. No	ruptcy petition? s, or credit counseling agencies for se Description and value of an	ervices required in your bankruptcy. The payment or transfer	Amount of
Inc	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	but seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60743 City State Zip Code Email or website address Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for se Description and value of an transferred	prvices required in your bankruptcy. Date payment or transfer was made	Amount of payment

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Debt	or 1	Charisse		Bishop	Case ni	umber (if known)			
		First Name	Middle Name	Last Name	_				
17.	help	hin 1 year before you file o you deal with your crec not include any payment o No Yes. Fill in the details.	ditors or to make payme		behalf pa	ay or transfer	any property to a	anyone	who promised to
		roo. r iii iir dio dottaio.							
				Description and value of any transferred	property		Date payment or transfer was made	Amo	unt of payment
		Person Who Was Paid							_
		Number Street							
		City State	Zip Code						
	Incl	ordinary course of your lude both outright transfers transfers that you have alr No Yes. Fill in the details.	and transfers made as se	ecurity (such as the granting of a se	curity inte	erest or mortga	ge on your proper	ty). Do	not include gifts
				Description and value of prop transferred	perty	Describe any payments red in exchange	property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Tra	ansfer						
		Number Street							
		City State Person's relationship to y	Zip Code rou						
		Person Who Received Tra	ansfer						
		Number Street							
		City State Person's relationship to y	Zip Code rou						
19.	ben	hin 10 years before you f reficiary? ese are often called asset-p No Yes. Fill in the details.		I you transfer any property to a se	elf-settle	d trust or simi	lar device of wh	ich you	are a
	_			Description and value of the	∍ property	y transferred			Date transfer was made
		Name of trust							

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Debtor 1 Charisse Bishop Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Charisse Bishop Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Charisse			В	ishop	Cas	se number <i>(ii</i>	fknown)		
		First Name		Middle Name	Lá	ast Name					
26.	Hav	e you been a part	y in any judic	cial or administr	ative proce	eeding under	any environmer	ntal law? In	clude settlei	ments and ore	ders.
	Ħ	Yes. Fill in the det	tails.								
	ш				Court or a	gency		Nature (of the case		Status of the
		Case title									case
					Court Name)					Pending
		Case number			NumberStre	eet					On appeal
					City	State	Zip Code				Concluded
Part	t 11:	Give Details Al	oout Your E			s to Anv Bu	siness				_
						-		fallauring		a our broine	2
21.	WILI	nin 4 years before	you liled for	bankruptcy, dic	i you own a	business or	nave any or the	ionowing c	onnections t	to any busines	88 ?
		A sole propri	etor or self-e	employed in a tra	ade, profes	sion, or othe	r activity, either f	full-time or p	oart-time		
		A member of	f a limited liab	oility company (L	LC) or limit	ed liability pa	artnership (LLP)				
		A partner in a									
			-								
		_		anaging executiv	•						
		An owner of	at least 5% c	of the voting or e	equity secur	ities of a corp	poration				
		No. None of the	shava applia	o Co to Port 10							
	\mathbf{A}	No. None of the a									
	Ш	Yes. Check all the	at apply abo	ve and till in the	details bei	ow for each t	ousiness.				
					Desc	ribe the natu	ure of the busine	ess			number Do not
									include So	cial Security	number or ITIN.
		Dusiness Name			_				EIN:		
		Business Name									
		Number Street			_				Dates busi	iness existed	
		Number Officer			Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
		Oily	Oldio	2.p 0000					FIOIII	10	
					Desc	ribe the nati	ure of the busine	988	Employer I	Identification	number Do not
					2000	no man	aro or the buome	,00			number or ITIN.
									EIN:		
		Business Name			_				EIIN.		
					_						
		Number Street							Dates busi	iness existed	
					Name	e of account	ant or bookkeep	per			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not
									include So	ciai Security	number or ITIN.
		Business Name			_				EIN:		
		Dushiess Name									
		Number Street							Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	per			
		City	State	Zip Code	_				From	To	
		•		1					1 10111		

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Deb	tor 1	Charisse			Bishop	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш	100.1			Data lassed	
					Date issued	
		Name			MM/DD/YYYY	
		N Olasal			<u>-</u>	
		Number Street				
		City	State	Zip Code	<u>-</u>	
		• Oity	Otate	Zip Gode		
Part	12:	Sign Below				
t	true a	and correct. I unde	erstand that	making a false stat	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/\$/	Charisse Bish			<u> </u>
		Signat	ure of Debtor	1		Signature of Debtor 2
		Date 1	11/9/2017			Date
	Did yo	ou attach addition	nal pages to	Your Statement of I	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[]	▝	lo 'es				
	Did yo	ou pay or agree to	pay someor	e who is not an att	orney to help you fill out b	ankruptcy forms?
Г	✓ N	lo				
į		es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois	
ı re	Charisse Bishop		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) an compensation paid to me within crendered or to be rendered on beh	ne year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statemen	I have received		\$400.00
	Balance Due			\$3,600.00
2	. The source of the compensation p	aid to me was:		
	Debtor	Other (specify)		
3	. The source of the compensation p	aid to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the members and associates of m	above-disclosed compensation y law firm.	n with any other person unless the	ey are
		law firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5	. In return for the above-disclosed	ee, I have agreed to render lega	service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's find bankruptcy; 	ancial situation, and rendering	advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of a	ny petition, schedules, statemer	nts of affairs and plan which may b	pe required;
	c. Representation of the deb	or at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the deb	or in adversary proceedings an	d other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), t	ne above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	I certify that the foregoing is a comp tor(s) in this bankruptcy proceeding		nt or arrangement for payment to n	ne for representation of the
	11/9/2017		/s/ Kashwal Kaur	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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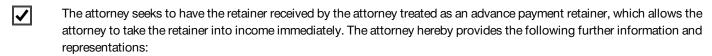
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$77.00 for expenses, leaving a balance due of \$3,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	11/9/2017	
Signed:		
/s/ Char	risse Bishop	
		/s/ Kashwal Kaur
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bishop, Charisse	Case No	
	Debtor(s)	Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	TRIX
TI knowledge		y that the attached list of creditors is tr	rue and correct to the best of their
Date:	11/9/2017	/s/ Bishop, Char Bishop, Chariss Signature of Del	e

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

FAIR COLLECTIONS & OUT 12304 BALTIMORE AVE STE BELTSVILLE, MD, 20705

AARGON COLLECTION AGEN 8668 Spring Mountain Rd Las Vegas, NV, 89117

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

KOMYATTECASB 9650 GORDON DRIVE HIGHLAND, IN, 46322

IRS Po Box 64338 Chicago, IL, 60664

IDOR-Bankruptcy Section Po Box 851388 Minneapolis, MN, 55485

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602 Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Village of Homewood 2020 Chestnut Road Homewood, IL, 60430

Midwest Title Loans 2941 W 159th St Markham, IL, 60428

Woods, Britney 749 Brown Dr. University Park, IL, 60484

Sandra Oaks Condominium Association c/o Stuart Fullet Rosenlund Anderson PC 430-440 Tesler Road Lake Zurich, IL, 60047

DAVIS KEITH E 1525 E. 53RD, # 628 Chicago, IL, 60615

Titlemax 3450 Hwy 78, Ste A Snellville, GA, 30078

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

P

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

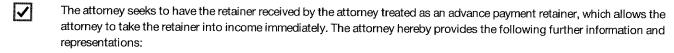
C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
 - The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
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- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$77.00 for expenses, leaving a balance due of \$3,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 10/26/2017	
Signed:	
/s/ Charisse Bishop	100/0
MUNIA PMAY	/s/ Kashwal Kaur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Charisse			Case number (if known)	
First Name		st Name		
Part 6: Answer These Qu	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily of "incurred by an individual p. No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily be money for a business or incurrence of the primarily be so to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts your money for a business or incurrence of the primarily be money for a business or incurrence of the primarily be money for a business or incurrence of the primarily be money for a business or incurrence of the primarily be money for a business or incurrence of the primarily of the primaril	orimarily for a personal, ousiness debts? Busine vestment or through the	family, or household pess debts are debts that e operation of the busi	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		7. Do you estimate that aftends will be available to dis		ditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	550 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☑ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	550 million 5100 million 5	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and I	pter 7, I am aware that I understand the relief av I did not pay or agree to	may proceed, if eligibl ailable under each cha pay someone who is	le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill
	out this document, I have obtained I request relief in accordance with I understand making a false statest connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	the chapter of title 11, ment, concealing prope se can result in fines up (19, and 3571.	United States Code, s	specified in this petition. By or property by fraud in sonment for up to 20 years, or
	Executed on 10/26/2017 MM / DD / 3	7777	Executed on	MM / DD / YYYY



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Fill in this infor	mation to identify your	case:		
Debtor 1	Charisse		Bishop	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the	e: Northern	District of Illinois	
Case number (If known)		***************************************	(State)	
Official	Form 106D	ec		Check if this is a amended filing
Declarat	ion About an	Individual Debte	or's Schedules	S 12/1
f two married	people are filing toget	her, both are equally respon	sible for supplying corre	ct information.
Part 1: Sign				
Did you pa	ay or agree to pay son	neone who is NOT an attorne	y to help you fill out ban	kruptcy forms?
✓ No				
Yes. N	Name of person		Attach Bankruptcy I Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).
	nalty of perjury, I declar	are that I have read the sumn	nary and schedules filed	with this declaration and
	11/10	man A lan	44	
/s/ Charis	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	WY BARY	Signature	e of Debtor 2
Date 10/2			Date M	M/DD/YYYY
	6/2017 DD/YYYY		****	M/DD/YYYY

B

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Debtor 1	1 Charisse		Bishop	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you editors, or other partie	u filed for bankruptcy, did y es.	/ou give a financial state	ment to anyone about your business? Include all financial institutions
<u> </u>	No Yes. Fill in the details	s below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
a bar	/s/ Cha	risse Bishop	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	of Debtor 1	8	Signature of Debtor 2
	Date 10/26	3/2017		Date
Did y	ou attach additional p	ages to Your Statement of	Financial Affairs for India	riduals Filing for Bankruptcy (Official Form 107)?
	lo 'es			
Did yo	ou pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptcy forms?
	lo			. ,
<u></u>	es. Name of person			

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Bishop, Charisse	Cone No	Case No		
	Debtor(s)	Case No.			
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby veril e.	y that the attached list of creditors is t	rue and correct to the best of their		
Date:	10/26/2017	/s/ Bishop, Chariss	e Completion		
		Signature of Del	btor /		



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	tor 1 Charisse First Name	Middle P	Bishop	Case number (if known)				
16	**************************************	Middle Name	Last Name		······································			
10.		Calculate the median family income that applies to you. Follow these steps:						
	16a. Fill in the state in which y		Illinois					
	16b. Fill in the number of peop	ple in your household.	2					
	16c. Fill in the median family in	ncome for your state and	size of		\$67,254.00			
	household using the link specified in	the separate instructions	To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.				
17,	How do the lines compare?	the separate manachems	for this form. This list may	also be available at the bankruptcy clerk's office.				
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	17b. Line 15b is more than U.S.C. § 1325(b)(3).	n line 16c. On the top of r	page 1 of this form, check	box 2, <i>Disposable income is determined under 11</i> le Income (Official Form 122C-2). On line 39 of that				
art	3: Calculate Your Comm	itment Period Under	11 U.S.C. §1325(b)(4)				
18.	Copy your total average mon				\$3,238,70			
9.	Deduct the marital adjustme commitment period under 11 L	nt if it applies. If you are J.S.C. § 1325(b)(4) allows	married, your spouse is no you to deduct part of you	ot filing with you, and you contend that calculating the r spouse's income, copy the amount from line 13.	40,200.70			
	19a. If the marital adjustment d	loes not apply, fill in 0 on	line 19a.		-\$0.00			
	19b. Subtract line 19a from li	ine 18.			\$3,238.70			
0.	Calculate your current month	hly income for the year.	Follow these steps:		φο,200.70			
	20a. Copy line 19b.				\$3,238.70			
	Multiply by 12 (the number	er of months in a year).			x 12			
	20b. The result is your current n	monthly income for the yea	ar for this part of the form.		\$38,864.40			
					Ψ30,804.40			
	20c. Copy the median family inc	come for your state and si	ize of household from line	16c.	\$67,254.00			
1.	How do the lines compare?							
	Line 20b is less than line 20 commitment period is 3 year	Oc. Unless otherwise order ars. Go to Part 4.	red by the court, on the top	of page 1 of this form, check box 3, The				
	Line 20b is more than or eq 4, <i>The commitment period</i>	qual to line 20c. Unless oth is 5 years. Go to Part 4.	nerwise ordered by the cou	rt, on the top of page 1 of this form, check box				
ırt 4	Sign Below							
	By signing here, I declare un	nder penalty of perjury that	the information on this sta	atement and in any attachments is true and correct.				
			0.1.0					
		11 111 2						
	x /s/ Charisse Bishop	Moune	DENOVX					
		Moresse,	DEN X Sign	ature of Debtor 2				
	x /s/ Charisse Bishop	Mary 1	Sign Date					

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.